From: <u>Nitaipada Maharaja</u>

To: Public Hearing;

CC:

Subject: WalMart Bank

Date: Thursday, April 06, 2006 12:26:34 PM

Attachments:

I grew up in a small town in rual Ga. As late as the early 80's my home town did business like many others, by word of mouth and generational trust. We shopped at the same businesses that our Grandparents did for generations. When the town councel decided to allow Walmart to come into Fitzgerald, they thought that a new business would bring much needed jobs and security. But what happened was that Walmart forced the traditional family owned business out, (including a business that my Great Grandfather started back in 1900), then a real economic crisis started. With Walmart in town, many lost their jobs, yet Walmart would not pay an employee enough to live on. They also encouraged Hispanics to come into town, thereby forcing traditional labor of share croppers out of jobs.

I am personally against anything Walmart. I do not shop there because I do not agree with their business ethics. They won't treat their employees right (borders on slave labor) and I would hate to see them start a banking system with their past history of business. If allowed, Walmart Banking would force out many of the traditional banks in many small towns like mine. These are banks that have built up an honest respect of their communities by standing by the local people through good and bad times. Walmart's agenda is strictly about money, not about personal relationships nor any type of honor and respect.

I urge you to look at the history of Walmart and their business tactics. Any business that can bully out smaller compitition and force traditional "Mom & Pop" business out strictly for the sake of monopoly of a community will not have my business nor respect.

Sincerely; Nitaipada Maharaja